	TED STATES BANKRUPTCY COURT FRICT OF NEW JERSEY		
Mic Law 24 C Suit New	helle Labayen (ML2960) Office of Michelle Labayen Commerce Street e 1300 vark, NJ 07102		•
	-622-1584 ail: michelle@labayenlaw.com	Case No.:	21-19777
		Chapter:	13
In R	e:	Adv. No.:	
	nuel Carreiro na Carreiro	Hearing Date:	
Don	na Carreno	Judge:	Gambardella
1. I,_	□ represent am the secretary/paralegal for Law Office in this in the	in this matter. Ice of Michelle Labayer s matter. is case and am represen	ating myself.
2.	On 8/04/2022, I sent to the parties listed in the chart below. Modified Chapter 13 Plan - After Confirma		g pleadings and/or documents
3.	I certify under penalty of perjury that the ab	ove documents were se	ent using the mode of service
Date:	indicated. 8 04 2072	Signature	

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
U.S. Bankruptcy Court District of New Jersey 50 Walnut Street Newark, NJ 07102 Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Court	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☒ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☒ Other ECF (As authorized by the Court or by rule. Cite
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S Trustee	the rule if applicable.) Hand-delivered Regular mail Certified mail/RR Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
AFC Urgent Care Kearny 276 Passaic Ave, Unit A Kearny, NJ 07032	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
American Anesthesiology of NJ PC PO Box 0037 Florham Park, NJ 07932	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)

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Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Americollect Po Box 1566 1851 South Alverno Road Manitowoc, WI 54221	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Ashley Funding Services, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Creditor	 ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☒ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Avant/WebBank 222 North Lasalle Street Suite 1600 Chicago, IL 60601	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Bank of America Attn: Bankruptcy Po Box 982234 El Paso, TX 79998	Creditor	 ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☒ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Bank of America, N.A. PO Box 673033 Dallas, TX 75267-3033	Creditor	 ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☒ Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Comenitybank/New York Attn: Bankruptcy Po Box 182125 Columbus, OH 43218 Convergent Outsourcing, Inc. Attn: Bankruptcy 800 Sw 39th St, Ste 100 Renton, WA 98057	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite
Credit One Bank P.O Box 98873 Las Vegas, NV 89193	Creditor	the rule if applicable.) Hand-delivered Regular mail Certified mail/RR Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
David B Watner Esq 1129 Bloomfield Ave, #208 Caldwell, NJ 07006	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
C Tech Collection, Inc Attn: Bankruptcy Department 5505 Nesconset Hwy, Suite 200 Mount Sinai, NY 11766 Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite
Capital One Bank (USA), N.A. 4515 N Santa Fe Ave Oklahoma City, OK 73118	Creditor	the rule if applicable.) Hand-delivered Regular mail Certified mail/RR Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Chex System 7805 Hudson Road suite 100 Saint Paul, MN 55125	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Comenity Bank/Victoria Secret Attn: Bankruptcy Po Box 182125 Columbus, OH 43218	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Discover Financial Attn: Bankruptcy Po Box 3025 New Albany, OH 43054	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Emergency Associates Of Montcl 66 W Gilbert St 2nd Floor Red Bank, NJ 07701	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
EMERGENCY ASSOCIATES OF MONTCLAIR c/o Wakefield & Associates, LLC PO Box 51272 Knoxville, TN 37950-1272	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Eos Cca Attn: Bankruptcy 700 Longwater Dr Norwell, MA 02061	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Equifax POB 740241 Atlanta, GA 30374	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Experian 475 Anton Blvd Costa Mesa, CA 92626	Creditor	☐ Hand-delivered☐ Regular mail☐ Certified mail/RR
		(As authorized by the Court or by rule. Cite the rule if applicable.)
Financial Data Systems Attn: Bankruptcy Po Box 688 Wrightsville Beach, NC 28480	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
Genesis FS Card/Kay Jewelers Attn: Bankruptcy Po Box 4477 Beaverton, OR 97076	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
HACKENSACKUMC MOUNTAINSIDE c/o Wakefield & Associates, LLC PO Box 51272 Knoxville, TN 37950-1272	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
IC Systems, Inc Attn: Bankruptcy Po Box 64378 St. Paul, MN 55164	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Imaginc Consultants of Essex PO Box 371863 Pittsburgh, PA 15250 Imaging Consultants of Essex PO Box 371863 Pittsburgh, PA 15250	Creditor Creditor	 ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☒ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☒ Other ECF (As authorized by the Court or by rule. Cite
IMAGING SUBSPECIALIST NORTH JERSEY C/O AMERICOLLECT INC PO BOX 1566 MANITOWOC, WI 54221-1566	Creditor	the rule if applicable.) Hand-delivered Regular mail Certified mail/RR Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Imaging Subspecialists of North Jersey 703 Main St. Paterson, NJ 07503	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19114	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Jefferson Capital Systems LLC PO Box 17210 Golden, CO 80402 Jefferson Capital Systems LLC Po Box 7999 Saint Cloud MN 56302-9617	Party to the Case Creditor Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR
Kohl's	Creditor	✓ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Peritus Portfolio Services II, LLC PO BOX 141509 IRVING, TX 75014		☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Kohls/Capital One Attn: Credit Administrator Po Box 3043 Milwaukee, WI 53201	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☒ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Lois Law Firm LLC 66 Route 17N, Suite 200 c/o Anthony Iler Paramus, NJ 07652	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)

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Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
LVNV Funding LLC 55 Beattie Place, Suite 400 c/o Resurgent capital services Greenville, SC 29601 LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☒ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☒ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Macys/fdsb Attn: Bankruptcy 9111 Duke Boulevard Mason, OH 45040	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
MidFirst Bank 999 NorthWest Grand Boulevard Oklahoma City, OK 73118	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Midland Mortgage POB 26648 Oklahoma City, OK 73126	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)

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Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Morristown Medical 1000 American Way Morris Plains, NJ 07950 Napa of New Jersey C.Tech Collections, Inc. 5505 Nesconset Hwy Ste. 200 Mt. Sinai, NY 11766	Creditor Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF
New Jersey Anesthesia Associates 200 S Orange Ave Livingston, NJ 07039	Creditor	(As authorized by the Court or by rule. Cite the rule if applicable.) ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☒ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Online Collections Attn: Bankruptcy Po Box 1489 Winterville, NC 28590	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Pendrick Capital Partners II, LLC Peritus Portfolio Services II, LLC PO BOX 141419 IRVING, TX 75014-1419	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)

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Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Pressler Felt & Warshaw LLP c/o Rita Dunleavy 7 Entin Road Parsippany, NJ 07054 Quality Asset Recovery Attn: Bankruptcy Po Box 239 Gibbsboro, NJ 08026	Party to the Case Creditor Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF
Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Creditor	(As authorized by the Court or by rule. Cite the rule if applicable.) ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☒ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Quantum3 Group LLC as agent for Comenity Capital Bank PO Box 788 Kirkland, WA 98083-0788	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Quest Diagnostic P.O Box 71304 Philadelphia, PA 19176	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)

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Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Radius Global Solutions Attn: Bankruptcy 7831 Glenroy Rd, Ste 250 Edina, MN 55439	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		✓ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Ragan & Ragan PC 3100 Route 138 West	Creditor	☐ Hand-delivered
Belmar, NJ 07719		☐ Regular mail
		☐ Certified mail/RR
		✓ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Remex Inc Attn: Bankruptcy Po Box 765 Rocky Hill, NJ 08553	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		✓ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Resurgent Capital Services Attn: Bankruptcy Po Box 10497 Greenville, SC 29603	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		☑ Other ECF
		(As authorized by the Court or by rule. Cite the rule if applicable.)
SaVit Collection Agency Attn: Bankruptcy Po Box 250 East Brunswick, NJ 08816	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		☑ Other ECF
		(As authorized by the Court or by rule. Cite the rule if applicable.)

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Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Simon's Agency, Inc. Attn: Bankruptcy Po Box 5026 Syracuse, NY 13220 Sprint P.O. Box 4191 Carol Stream, IL 60197	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
State of New Jersey Deptartment of Taxation P.O. Box 448 Trenton, NJ 08646	Creditor	the rule if applicable.) Hand-delivered Regular mail Certified mail/RR Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Summit Medical Group 1 Diamond Hill Road Berkeley Heights, NJ 07922	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Summit Medical Group Simon's Agency Inc. PO Box 5026 Syracuse, NY 13220	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)

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Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Summit Medical Group PO BOX 14000 Belfast, ME 04915	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		✓ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
summit Radilogical Associates PO Box 460 Summit, NJ 07901	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		✓ Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.)
superior Court of New Jersey Michelle Smith, Clerk	Creditor	☐ Hand-delivered
25 W. Market Street 6th Floor		☐ Regular mail
Trenton, NJ 08625		☐ Certified mail/RR
		✓ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Syncb/walmart Po Box 31293 Salt Lake City, UT 84131	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		☑ Other ECF
		(As authorized by the Court or by rule. Cite the rule if applicable.)
TransUnion	Creditor	☐ Hand-delivered
555 W. Adams Street Chicago, IL 60661		☐ Regular mail
		☐ Certified mail/RR
		☑ Other ECF
		(As authorized by the Court or by rule. Cite the rule if applicable.)

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Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
U.S. Department of Housing and Urban Development 26 Federal Plaza, Suite 3541 New York, NY 10278 UNITED STATES DEPARTMENT OF EDUCATION CLAIMS FILING UNIT PO BOX 8973 MADISON WI 53708-8973	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☒ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) ☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☒ Other ECF (As authorized by the Court or by rule. Cite
University Radiology 1129 Bloomfield Ave Caldwell, NJ 07006	Creditor	the rule if applicable.) Hand-delivered Regular mail Certified mail/RR Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
University Radiology Group PO BOX 1075 East Brunswick, NJ 08816	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
USDOE/GLELSI Attn: Bankruptcy Po Box 7860 Madison, WI 53707	Creditor	☐ Hand-delivered ☐ Regular mail ☐ Certified mail/RR ☑ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)

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Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Verizon P.O Box 4833 Trenton, NJ 08650	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		✓ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Wakefield & Associates	Creditor	☐ Hand-delivered
Attn: Bankruptcy 7005 Middlebrook Pike		☐ Regular mail
Knoxville, TN 37909		☐ Certified mail/RR
		✓ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
Wayne Valley Imaging	Creditor	☐ Hand-delivered
504 Valley Road, #4 Wayne, NJ 07470		☐ Regular mail
		☐ Certified mail/RR
		✓ Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.)
WAYNE VALLEY IMAGING C/O AMERICOLLECT INC PO BOX 1566 MANITOWOC, WI 54221-1566	Creditor	☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		☑ Other ECF
		(As authorized by the Court or by rule. Cite the rule if applicable.)
		☐ Hand-delivered
		☐ Regular mail
		☐ Certified mail/RR
		□ Other
		(As authorized by the Court or by rule. Cite the rule if applicable.)